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Desc Bar No#: 102229

**United States Bankruptcy Court** CENTRAL DISTRICT OF CALIFORNIA **Voluntary Petition** LOS ANGELES DIVISION Name of Debtor (if individual, enter Last, First, Middle) Name of Joint Debtor (Spouse) (Last, First, Middle): Cendejas, Claudio Gerardo All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more xxx-xx-3712 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 4448 Turquoise St. Los Angeles, CA ZIP CODE ZIP CODE 90032 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Los Angeles Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Nature of Business **Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of Organization) (Check one box.) (Check one box.) the Petition is Filed (Check one box.) Health Care Business Chapter 7 Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Chapter 9 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. of a Foreign Main Proceeding  $\overline{\mathbf{Q}}$ Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Partnership Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check Ш Clearing Bank this box and state type of entity below.) Nature of Debts Other (Check one box.) ✓ Debts are primarily consumer Chapter 15 Debtors Tax-Exempt Entity Debts are primarily Country of debtor's center of main interests: debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a (Check box, if applicable.) Debtor is a tax-exempt organization Each country in which a foreign proceeding by, regarding, or under title 26 of the United States personal, family, or houseagainst debtor is pending: Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than 2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 10,001-\_\_\_\_\_ 25,001-□ 50,001- $\overline{\mathbf{Q}}$ 100-199 200-999 1,000-5.001-5.000 10.000 25.000 50.000 **Estimated Assets** \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion **Estimated Liabilities** \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$50,000 \$100,000

\$500,000

to \$1 million

to \$10 million

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Voluntary Petition  (This page must be completed and filed in every case.)		Name of Debtor(s): Claudio Gerard	lo Cendejas	
(111	nis page must be completed and filed in every case.)  All Prior Bankruptcy Cases Filed Within Last	9 Voars (If more than two attach add	litional about )	
Locat	tion Where Filed:	Case Number:	Date Filed:	
	ntral District of California	14-bk-31303-NB	11/13/2014	
Locat	tion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more the	han one, attach additional sheet.)	
Name <b>No</b> n	e of Debtor: ne	Case Number:	Date Filed:	
Distri	ct:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.		Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
		X /s/ Michael R. Totaro	1/4/2015	
		Michael R. Totaro	Date	
	Exh	nibit C		
Does	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition.  No.	a threat of imminent and identifiable harm to	public health or safety?	
	Exh	nibit D		
	be completed by every individual debtor. If a joint petition is filed, each Exhibit D, completed and signed by the debtor, is attached and mis is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached.	nade a part of this petition.	eparate Exhibit D.)	
		ing the Debtor - Venue applicable box.)		
Ø	Debtor has been domiciled or has had a residence, principal place of b preceding the date of this petition or for a longer part of such 180 days	business, or principal assets in this Dis	strict for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general partners	er, or partnership pending in this Distri	ct.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defe or the interests of the parties will be served in regard to the relief soug	ndant in an action or proceeding [in a f		
	Certification by a Debtor Who Resid	•	rty	
	Check all applications a judgment against the debtor for possession of debtor's	plicable boxes.) residence. (If box checked, complete	the following.)	
	(1)	Name of landlord that obtained judgme	ent)	
	$\overline{a}$	Address of landlord)		
П	Debtor claims that under applicable nonbankruptcy law, there are circu	•	ald be permitted to cure the entire	
	monetary default that gave rise to the judgment for possession, after the			
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become due during the	: 30-day period after the filing of the	
	Debtor certifies that he/she has served the Landlord with this certificat	ion. (11 U.S.C. § 362(I)).		

#### Case 2:15-bk-10247-NB Doc 1 Filed 01/08/15 Entered 01/08/15 08:21:30 Page 3 of 52 Main Document B1 (Official Form 1) (04/13) Page 3 Name of Debtor(s): Claudio Gerardo Cendejas **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Claudio Gerardo Cendejas Claudio Gerardo Cendejas (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 1/4/2015 Date Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Michael R. Totaro defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Michael R. Totaro Bar No. 102229 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Totaro & Shanahan maximum fee for services chargeable by bankruptcy petition preparers, I have P.O. Box 789 given the debtor notice of the maximum amount before preparing any document Pacific Palisades, CA 90272 for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Phone No.(310) 573-0276 Fax No.(319) 496-1260 Printed Name and title, if any, of Bankruptcy Petition Preparer 1/4/2015 Social-Security number (If the bankruptcy petition preparer is not an individual, \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not Printed Name of Authorized Individual an individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

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Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number | FOR COURT USE ONLY Michael R. Totaro P.O. Box 789 Pacific Palisades, CA 90272 (310) 573-0276 Fax(319) 496-1260 102229 ☑ Attorney for: Cendejas, Claudio Gerardo UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION CASE NO .: In re: Claudio Gerardo Cendejas CHAPTER: 11 Debtor ADV. NO.: **ELECTRONIC FILING DECLARATION** (INDIVIDUAL) Petition, statement of affairs, schedules or lists Date Filed: Amendments to the petition, statement of affairs, schedules or lists Date Filed: □ Other: Date Filed: PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY I (We), the undersigned Debtor(s) or other party on whose behalf the above-referenced document is being filed (Signing Party), hereby declare under penalty of perjury that: (1) I have read and understand the above-referenced document being filed electronically (Filed Document); (2) the information provided in the Filed Document is true, correct and complete; (3) the "/s/," followed by my name, on the signature line(s) for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the Filed Document in such places and provided the executed hard copy of the Filed Document to my attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document and this Declaration with the United States Bankruptcy Court for the Central District of California. If the Filed Document is a petition, I further declare under penalty of perjury that I have completed and signed a Statement of Social Security Number(s) (Form B21) and provided the executed original to my attorney. January 4, 2015 Signature of Signing Party Date Claudio Gerardo Cendejas Printed Name of Signing Party January 4, 2015 Signature of Joint Debtor (if applicable) Date Printed Name of Joint Debtor (if applicable) PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party requests, statements, ventications and definitionalists to the same extent and effect as my actual signature lines; (2) the Signing Party signed the Declaration of Debtor(s) or Other Party before I electronically submitted the Field Document for filing with the United States Bankuptey Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "si," followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by the Signing Party in the locations that are indicated by "si," followed by signing and signing party signin or other parties, if the Filed Document is a petition, I further declare under penalty of perjury that: (1) the Signing Party completed and signed the Statement of Social Security Number(s) (Form B21) before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed original of the Statement of Social Security Number(s) (Form B21) for a period of five years after the closing of the case in which they are filed and (3) I shall make the executed original of the Statement of Social Security Number(s) (Form B21) available for review upon request of the January 4, 2015 Signature of Attorney for Signing Party Michael R. Totaro Printed Name of Attorney for Signing Part

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#### Main Document Page 5 of 52 UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

IN RE: Claudio Gerardo Cendejas Case No.

Chapter 11

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar		Indicate if claim is contingent, unliquidated, disputed, or	Amount of claim [if
mailing address, including zip code	with claim who may be contacted	Nature of claim (trade debt, bank loan, goverment contract, etc.)	subject to setoff	secured also state value of security]
Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165		Unsecured Second Trust Deed	Dispute	d \$80,000.00
Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165		Single Family Home Rental	Dispute	d \$47,329.33
Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165		Community Property	Dispute	d \$427,329.33 Value: \$380,000.00
Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123		Collecting for - Beneficial	Dispute	d \$24,667.00
Citibank.THD PO Box 790040 St. Louis, MO 63179		Credit Card	Dispute	d \$15,677.00
Citibank.THD PO Box 790040 St Louis, MO 63179		Credit Card	Dispute	d \$10,336.00

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# UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

IN RE: Claudio Gerardo Cendejas Case No.

Chapter 11

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2) Name, telephone number and	(3)	(4) Indicate if	(5)
	complete mailing address, including zip code, of employee, agent, or		claim is contingent, unliquidated,	
Name of creditor and complete mailing address, including zip code	department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, goverment contract, etc.)	disputed, or subject to setoff	Amount of claim [if secured also state value of security]
Figueroa Developement Corp. c/o Kitty L. Lew, Agent 853 E. Valley Blvd., Ste 200 San Gabriel, CA 91776		Lawsuit	Dispute	*d \$10,317.93
Western Federal Credit Union P.O. Box 10018 Manhattan Beach, CA 90267		Credit Card	Dispute	ed \$3,311.00
Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123		Collecting for - HSBC	Dispute	\$2,004.00
GMAC P.O. Box 380901 Bloomington, MN 55438		Deficiency	Dispute	ed \$1,679.00
Discover Financial Services, LLC P.O. Box 15316 Wilmington, DE 19850		Credit Card	Dispute	ed \$992.00
Citibank.THD PO Box 790040 St Louis, MO 63179		Credit Card	Dispute	ed \$974.00
Macy's/DSNB P.O. Box 8053 Mason, OH 45040		Charge Account	Dispute	ed \$703.00

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IN RE: Claudio Gerardo Cendejas Case No.

Chapter 11

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, goverment contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]
J.P. Morgan Chase, NA P.O. Box 15298 Wilmington, DE 19850		Credit Card	Dispute	d \$668.00
Diversified Portfolio PO Box 551268 Jacksonville, FL 32255		Collecting for - Dish Network	Dispute	d \$95.00
Macy's/DSNB P.O. Box 8053 Mason, OH 45040		Charge Account	Dispute	ed \$85.00
American Express P.O. Box 981537 El Paso, TX 79998		Credit Card	Dispute	sd \$53.00
I declare under penalty of perjui belief.	y that I have read the foregoing	list and that it is true and correct to the	ne best of my in	formation and
Date: 1/4/2015	Signature	e: /s/ Claudio Gerardo Cendejas Claudio Gerardo Cendejas		

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# UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

IN RE: CHAPTER 11
Claudio Gerardo Cendejas

DEBTOR(S) CASE NO

#### LIST OF EQUITY SECURITY HOLDERS

Registered Name of Holder of Security Last Known Address or Place of Business	(	Class of Security	Number Registered	Kind of Interest Registered
declare under penalty of perjury that I have read the pelief.	e foregoing lis	st and that it is true and	correct to the best of my i	nformation and
Date: <b>1/4/2015</b>	Signature:_	/s/ Claudio Gerardo Claudio Gerardo C		

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# CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

In re:	Claudio Gerardo Cendejas Case		
			(if known)
	Debtor(s)		

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

In re:	Claudio Gerardo Cendejas	Case No	
		_	(if known)

Debtor(s)

Debtor(s)
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:   /s/ Claudio Gerardo Cendejas  Claudio Gerardo Cendejas
Date:1/4/2015

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B 201 - Notice	of Available Chapters (Rev. 06/14)			USBC, Central District of California
Name:	Totaro & Shanahan		_	
Address:	P.O. Box 789			
	Pacific Palisades, CA 90272		_	
Telephone:	(310) 573-0276	Fax:	(319) 496-1260	
<ul><li>✓ Attorney</li><li>☐ Debtor i</li></ul>				

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA			
List all names, including trade names, used by Debtor(s) within last 8 years:	Case No.:		
Claudio Gerardo Cendejas	NOTICE OF AVAILABLE CHAPTERS		
	(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code		

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file forbankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

B 201 - Notice of Available Chapters (Rev. 06/14)

USBC. Central District of California

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts ininstallments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollaramounts set forth in the Bankruptcy Code.
- Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

B 201 - Notice of Available Chapters (Rev. 06/14)

USBC, Central District of California

## **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor this notice required by § 342(b) of the Bankruptcy Code.	debtor's petition, hereby certify that I de	elivered to the
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bath Address: preparer is not an individual Social Security number of the off responsible person, or partner of petition preparer.) (Required by	idual, state the icer, principal, the bankruptcy
X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	p	, , , , , , , , , , , , , , , , , , , ,
Certificate of the Debtor		
I (We), the debtor(s), affirm that I (we) have received and rea	d this notice.	
Claudio Gerardo Cendejas	χ/s/ Claudio Gerardo Cendeja	S January 8, 2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X/s/	January 8, 2015
	Signature of Joint Debtor (if any)	Date

#### STATEMENT OF RELATED CASES INFORMATION REQUIRED BY LBR 1015-2 UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of such prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceedings(s).)

Ch 13, 2:14-bk31303-NB Dismissed

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor as follows: (Set forth the complete number and title of such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows. (Set forth the complete number and title of such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceedings(s).)

None

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed a	t Los Angeles	, California	/s/ Claudio Gerardo Cendejas
			Debtor
Dated	January 8, 2015		
			Joint Debtor

B 6 Summary (Official Form 6 - Summary) (12/14)

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#### UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

In re Claudio Gerardo Cendejas

Case No.

Chapter 11

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$380,000.00		
B - Personal Property	Yes	4	\$17,324.00		
C - Property Claimed as Exempt	Yes	1		•	
D - Creditors Holding Secured Claims	Yes	1		\$427,329.33	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$198,891.26	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	5			
I - Current Income of Individual Debtor(s)	Yes	2			\$6,666.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$5,656.94
	TOTAL	22	\$397,324.00	\$626,220.59	

B 6 Summary (Official Form 6 - Summary) (12/14)

#### UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

In re Claudio Gerardo Cendejas

Case No.

Chapter 11

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$6,666.00
Average Expenses (from Schedule J, Line 22)	\$5,656.94
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$4,230.72

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$47,329.33
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$198,891.26
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$246,220.59

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B6A (Official Form 6A) (12/07)

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Case No.	
	(if known)

#### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Single Family Home Rental 220 N. Avenue 50, Los Angeles, CA 90042	Community Property	C	\$380,000.00	\$427,329.33
	Tab		\$200,000,00	

Total: \$380,000.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Claudio	Gerardo	Cende	jas
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Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash not in banks	C	\$50.00
Checking, savings or other financial accounts, certificates of deposit		Checking Accounts Personal	С	\$2,000.00
or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Checking Accounts Business	С	\$1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		No one item over \$650.00	С	\$650.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Family pictures with no market value	С	\$0.00
6. Wearing apparel.		Normal Clothing for household members	С	\$650.00
7. Furs and jewelry.		Misc. costume jewelry	С	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			

B6B (Official Form 6B) (12/07) -- Cont.

In re Claudio Gerardo Cendejas

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

B6B (Official Form 6B) (12/07) -- Cont.

In re Claudio Gerardo Cendejas

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 GMC Yukon 100K miles	С	\$7,974.00
26. Boats, motors, and accessories.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Claudio Gerardo Cendejas

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.		Various small hand tools	С	\$4,000.00
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		3 continuation sheets attached Total		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (4/13)

In re Claudio Gerardo Cendejas

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675.*
11 U.S.C. § 522(b)(2)	
11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash not in banks	C.C.P. § 703.140(b)(5)	\$50.00	\$50.00
Checking Accounts Personal	C.C.P. § 703.140(b)(5)	\$2,000.00	\$2,000.00
Checking Accounts Business	C.C.P. § 703.140(b)(5)	\$1,000.00	\$1,000.00
No one item over \$650.00	C.C.P. § 703.140(b)(3)	\$650.00	\$650.00
Normal Clothing for household members	C.C.P. § 703.140(b)(3)	\$650.00	\$650.00
Misc. costume jewelry	C.C.P. § 703.140(b)(4)	\$1,000.00	\$1,000.00
2003 GMC Yukon 100K miles	C.C.P. § 703.140(b)(2)	\$5,100.00	\$7,974.00
	C.C.P. § 703.140(b)(5)	\$2,874.00	
Various small hand tools	C.C.P. § 703.140(b)(6)	\$4,000.00	\$4,000.00
* Amount subject to adjustment on 4/01/16 and every the commenced on or after the date of adjustment.	ee years thereafter with respect to cases	\$17,324.00	\$17,324.00

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B6D (Official Form 6D) (12/07)

In re Claudio Gerardo Cendejas

Case No.	
	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Cneck this box	^ II	uebi	or has no creditors holding secured claims	10 1	СР	UIL	on this Schedule L	,
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 3392			DATE INCURRED: 2004 NATURE OF LIEN:					
Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165		С	Community Property COLLATERAL: Single Family Home Rental REMARKS:			x	\$427,329.33	\$47,329.33
			VALUE: \$380,000.00	1				
	-	-	Subtotal (Total of this F	ag	e) >	<b>-</b>	\$427,329.33	\$47,329.33
continuation sheets attached			Total (Use only on last p	oag	e) >	•	\$427,329.33 (Report also on Summary of Schedules.)	\$47,329.33 (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Claudio Gerardo Cendejas

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330  Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of istment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re Claudio Gerardo Cendejas

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 8752  American Express P.O. Box 981537 El Paso, TX 79998	x	С	DATE INCURRED: 2005 CONSIDERATION: Credit Card REMARKS:			x	\$53.00
ACCT #: 7986 Citibank.THD PO Box 790040 St. Louis, MO 63179	x	С	DATE INCURRED: 2008 CONSIDERATION: Credit Card REMARKS:			x	\$15,677.00
ACCT #: 0044 Citibank.THD PO Box 790040 St Louis, MO 63179	x	С	DATE INCURRED: 2008 CONSIDERATION: Credit Card REMARKS:			x	\$10,336.00
ACCT #: 9173 Citibank.THD PO Box 790040 St Louis, MO 63179	x	С	DATE INCURRED: 2009 CONSIDERATION: Credit Card REMARKS:			х	\$974.00
ACCT #: 4056 Discover Financial Services, LLC P.O. Box 15316 Wilmington, DE 19850	x	С	DATE INCURRED: 2009 CONSIDERATION: Credit Card REMARKS:			x	\$992.00
ACCT#: 8237  Diversified Portfolio PO Box 551268  Jacksonville, FL 32255	x	С	DATE INCURRED: 2014 CONSIDERATION: Collecting for - Dish Network REMARKS:			x	\$95.00
2continuation sheets attached		(Rep	Sul (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	Tedu	otal ile l n th	> =.)  e	\$28,127.00

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B6F (Official Form 6F) (12/07) - Cont. In re Claudio Gerardo Cendejas

Case No.		
	(if known)	_

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: BC 480431  Figueroa Developement Corp. c/o Kitty L. Lew, Agent 853 E. Valley Blvd., Ste 200 San Gabriel, CA 91776	x	С	DATE INCURRED: 2014 CONSIDERATION: Lawsuit REMARKS:			X	\$10,317.93
ACCT #: 3668 GMAC P.O. Box 380901 Bloomington, MN 55438	x	С	DATE INCURRED: 2009 CONSIDERATION: Deficiency REMARKS:			x	\$1,679.00
ACCT#: 9954  J.P. Morgan Chase, NA P.O. Box 15298  Wilmington, DE 19850	x	С	DATE INCURRED: 2014 CONSIDERATION: Credit Card REMARKS:			x	\$668.00
ACCT #: 9120 Macy's/DSNB P.O. Box 8053 Mason, OH 45040	x	С	DATE INCURRED: 2014 CONSIDERATION: Charge Account REMARKS:			x	\$703.00
ACCT #: 0620 Macy's/DSNB P.O. Box 8053 Mason, OH 45040	x	С	DATE INCURRED: 2007 CONSIDERATION: Charge Account REMARKS:			х	\$85.00
ACCT#: 8407 Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123	x	С	DATE INCURRED: 2011 CONSIDERATION: Collecting for - Beneficial REMARKS:			x	\$24,667.00
Sheet no. <u>1</u> of <u>2</u> continuation s Schedule of Creditors Holding Unsecured Nonpriority		าร	hed to S  (Use only on last page of the completed Solort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	hedu le, o	otal ule l n th	l > F.) ne	\$38,119.93

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Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 1619 Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123	x	С	DATE INCURRED: 2010 CONSIDERATION: Collecting for - HSBC REMARKS:			x	\$2,004.00
ACCT#: Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165	x	С	DATE INCURRED: 2004 CONSIDERATION: Unsecured Second Trust Deed REMARKS: Second Deed of Trust Unsecured			x	\$80,000.00
ACCT#: 3392  Select Portfolio Servicing P.O. Box 65250  Salt Lake City, UT 84165	x	С	DATE INCURRED: 2004 CONSIDERATION: Single Family Home Rental REMARKS: Unsecured portion of first mortgage			x	\$47,329.33
ACCT#: 0069 Western Federal Credit Union P.O. Box 10018 Manhattan Beach, CA 90267	x	С	DATE INCURRED: 2009 CONSIDERATION: Credit Card REMARKS:			х	\$3,311.00
Check to 2 and 2 a							<b>6400</b> 044 00
Sheet no. 2 of 2 continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	(Use only on last page of the completed Scl port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	nedu e, o	otal ıle l n th	l > F.) ne	\$132,644.33 \$198,891.26

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B6G (Official Form 6G) (12/07)

In re Claudio Gerardo Cendejas

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.			
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		
Federico Mercado 220 N. Ave. 50 Los Angeles, CA 90042	House Lease Contract to be ASSUMED		
Teresa Gonzalez 220 N. Ave. 50 Los Angeles, CA 9042	House Lease Contract to be ASSUMED		

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B6H (Official Form 6H) (12/07) In re Claudio Gerardo Cendejas

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CREDITOR
American Express P.O. Box 981537 El Paso, TX 79998
Citibank.THD PO Box 790040 St. Louis, MO 63179
Citibank.THD PO Box 790040 St Louis, MO 63179
Citibank.THD PO Box 790040 St Louis, MO 63179
Discover Financial Services, LLC P.O. Box 15316 Wilmington, DE 19850
Diversified Portfolio PO Box 551268 Jacksonville, FL 32255
Figueroa Developement Corp. c/o Kitty L. Lew, Agent 853 E. Valley Blvd., Ste 200 San Gabriel, CA 91776

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B6H (Official Form 6H) (12/07) - Cont.

In re Claudio Gerardo Cendejas

Case No.	
	(if known)

## **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Ana Cendejas	GMAC P.O. Box 380901 Bloomington, MN 55438
Ana Cendejas	J.P. Morgan Chase, NA P.O. Box 15298 Wilmington, DE 19850
Ana Cendejas	Macy's/DSNB P.O. Box 8053 Mason, OH 45040
Ana Cendejas	Macy's/DSNB P.O. Box 8053 Mason, OH 45040
Ana Cendejas	Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123
Ana Cendejas	Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123
Ana Cendejas	Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165

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B6H (Official Form 6H) (12/07) - Cont.

In re Claudio Gerardo Cendejas

Case No.	
-	(if known)

## **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR			
Ana Cendejas	Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165			
Ana Cendejas	Western Federal Credit Union P.O. Box 10018 Manhattan Beach, CA 90267			
Spouse Name Not Entered	American Express P.O. Box 981537 El Paso, TX 79998			
Spouse Name Not Entered	Citibank.THD PO Box 790040 St. Louis, MO 63179			
Spouse Name Not Entered	Citibank.THD PO Box 790040 St Louis, MO 63179			
Spouse Name Not Entered	Citibank.THD PO Box 790040 St Louis, MO 63179			
Spouse Name Not Entered	Discover Financial Services, LLC P.O. Box 15316 Wilmington, DE 19850			

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B6H (Official Form 6H) (12/07) - Cont.

In re Claudio Gerardo Cendejas

Case No.	
	(if known)

## **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Diversified Portfolio PO Box 551268 Jacksonville, FL 32255
Spouse Name Not Entered	Figueroa Developement Corp. c/o Kitty L. Lew, Agent 853 E. Valley Blvd., Ste 200 San Gabriel, CA 91776
Spouse Name Not Entered	GMAC P.O. Box 380901 Bloomington, MN 55438
Spouse Name Not Entered	J.P. Morgan Chase, NA P.O. Box 15298 Wilmington, DE 19850
Spouse Name Not Entered	Macy's/DSNB P.O. Box 8053 Mason, OH 45040
Spouse Name Not Entered	Macy's/DSNB P.O. Box 8053 Mason, OH 45040
Spouse Name Not Entered	Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123

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B6H (Official Form 6H) (12/07) - Cont.

In re Claudio Gerardo Cendejas

Case No.	
	(if known)

## **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR			
Spouse Name Not Entered	Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123			
Spouse Name Not Entered	Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165			
Spouse Name Not Entered	Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165			
Spouse Name Not Entered	Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165			
Spouse Name Not Entered	Western Federal Credit Union P.O. Box 10018 Manhattan Beach, CA 90267			

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Fill in this information to identify your case:					_
Debtor 1	Claudio First Name	Gerardo Middle Name	Cendejas Last Name	_ Che	eck if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_   🗖	An amended filing
United States Bankruptcy Court for the:		CENTRAL DIST	RICT OF CALIFORNIA	_   🗖	A supplement showing post-petition chapter 13 income as of the following date:
Case number (if known)					MM / DD / YYYY

#### Official Form B 6I

#### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1.	Fill in your employment information.		Debtor 1		Debtor 2 or non-fili	ng spouse
	If you have more than one job, attach a separate page with information about	Employment status	<ul><li>✓ Employed</li><li>☐ Not employed</li></ul>	d	<ul><li>☐ Employed</li><li>✓ Not employed</li></ul>	
	additional employers.	Occupation	Construction		_ · · · · · · · · · · · · · · · · · · ·	
	nclude part-time, seasonal, or self-employed work. Employer's name Klacen Group,		Inc.			
	Occupation may include student or homemaker, if it applies.	Employer's address	3810 Glenalvyı	n Dr.	Number Street	
			Number Street  Los Angeles, C	a 900y65	Number Street	
					_	
			City	State Zip Code	City	State Zip Code

#### Part 2: **Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	<b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$4,166.00	\$0.00
3.	Estimate and list monthly overtime pay.	3. +	\$0.00	\$0.00
4.	Calculate gross income. Add line 2 + line 3.	4.	\$4,166.00	\$0.00

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Debtor 1 Claudio

Yes. Explain:

Gerardo

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Main Document First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here ..... \$0.00 \$4,166.00 List all payroll deductions: \$0.00 5a. Tax, Medicare, and Social Security deductions 5a \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 5e. Insurance 5e \$0.00 \$0.00 5f. \$0.00 \$0.00 5f. Domestic support obligations \$0.00 \$0.00 5g. Union dues 5g. 5h. Other deductions. \$0.00 \$0.00 5h. **∔** Specify: Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 6. \$0.00 \$0.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$4,166.00 \$0.00 List all other income regularly received: 8a. Net income from rental property and from operating a 8a \$2,500.00 \$0.00 business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a 8c. \$0.00 \$0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8e \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: 8h. 🚣 \$0.00 \$0.00 **Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. \$2,500.00 \$0.00 10. Calculate monthly income. Add line 7 + line 9. \$6,666.00 \$0.00 \$6,666.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly 12. \$6,666.00 income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Combined Related Data, if it applies. monthly income 13. Do you expect an increase or decrease within the year after you file this form? None.

Case 2:15-bk-10247-NB Doc 1 Filed 01/08/15 Entered 01/08/15 08:21:30 Main Document Page 36 of 52 Fill in this information to identify your case: Check if this is: Debtor 1 Claudio Gerardo Cendejas An amended filing First Name Middle Name Last Name A supplement showing post-petition chapter 13 expenses as of the Debtor 2 following date: (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA MM / DD / YYYY A separate filing for Debtor 2 because Case number (if known) Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? **☑** No Dependent's relationship to Dependent's Does dependent Yes. Fill out this information Do not list Debtor 1 and Debtor 1 or Debtor 2 live with you? for each dependent..... Debtor 2. No Yes Do not state the dependents' names. Yes No Yes No Yes Do your expenses include **☑** No expenses of people other than Yes yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses The rental or home ownership expenses for your residence. \$1,900.00 Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. 4b. Property, homeowner's, or renter's insurance 4b.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4c.

4d.

Debtor 1 Claudio

First Name

Gerardo Middle Name Main Document

Last Name

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Case number (if known)

Your expenses Additional mortgage payments for your residence, such as home equity loans 5. **Utilities:** 6a. Electricity, heat, natural gas 6a. \$300.00 6b. Water, sewer, garbage collection 6b. 6c. Telephone, cell phone, Internet, satellite, and 6c. \$120.00 cable services 6d. Other. Specify: Food and housekeeping supplies 7. \$285.00 Childcare and children's education costs 8. Clothing, laundry, and dry cleaning 9. 9. \$75.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train 12. \$50.00 fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, 13. \$75.00 magazines, and books 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$150.00 15b. Health insurance 15b. 15c. Vehicle insurance 15c. 15d. Other insurance. Specify: UST Fee \$216.66 15d. Do not include taxes deducted from your pay or included in lines 4 or 20. 16. Taxes. 16. Specify: 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. 17b. Car payments for Vehicle 2 17b. 17c. Other. Specify: 17c. 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as 18. deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 19. Other payments you make to support others who do not live with you. 19. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$1,982.26 20b. Real estate taxes 20b. \$403.02 20c. Property, homeowner's, or renter's insurance 20c. \$50.00 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e. 21. Other. Specify: 21.

	(	Cas	e 2:15-bk-1	0247-NB	Doc 1					5 08:21:30	Desc
Deb	tor 1	Clau	ıdio	Gerardo	Maiii Re	ocument endejas	raye	2 38 of 52 Case nu	mber (if know	n)	
		First N	lame	Middle Name	Las	st Name					
22.			thly expenses. is your monthly ex		ıgh 21.				22.		55,656.94
23.	Calc	ulate	your monthly ne	t income.					•		
	23a.	Cop	by line 12 (your co	mbined monthly i	ncome) from	Schedule I.			23a.		6,666.00
	23b.	Cop	by your monthly ex	penses from line	22 above.				23b.		5,656.94
	23c.		otract your monthly e result is your mor		your monthly	income.			23c.		51,009.06
24.	Do y	ou ex	cpect an increase	or decrease in	your expens	es within the ye	ar after y	ou file this for	m?		
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?										
		No.	Explain here:								
	Ц	Yes.	None.								

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In re Claudio Gerardo Cendejas

Case No. (if known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the fo sheets, and that they are true and correct to the best of my k		24
Date <u>1/4/2015</u>	Signature <u>/s/ Claudio Gerardo Cendejas</u> Claudio Gerardo Cendejas	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

## Main Document Page 40 of 52 UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

In	re: Claudio Gerardo C	endejas	Case No.			
				(if known)		
		STATEMENT OF FINANCIAL A	FFAIRS			
None	•	syment or operation of business				
	state the gross amount of including part-time activities case was commenced. Stamaintains, or has maintaine beginning and ending dates under chapter 12 or chapter joint petition is not filed.)	operation of the debtor's business, g of this calendar year to the date this eding this calendar year. (A debtor that port fiscal year income. Identify the buse separately. (Married debtors filing nless the spouses are separated and a				
	AMOUNT	SOURCE				
	\$25,153.00	2013 Employment				
	\$50,000.00	2014 Employment Income year to date				
	2. Income other than	from employment or operation of business				
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during					
	AMOUNT	SOURCE				
	\$18,000.00	2014 Rental Income				
	3. Payments to credit	ors				
	Complete a. or b., as appr	opriate, and c.				
None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint					

None

✓

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

petition is filed, unless the spouses are separated and a joint petition is not filed.)

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
Figueroa Terrace vs Klacen
Group Inc
Case # BC 480431

NATURE OF PROCEEDING
Civil Dispute

COURT OR AGENCY AND LOCATION LA Superior Court STATUS OR
DISPOSITION
Judgment

B7 (Official Form 7) (04/13)

# Case 2:15-bk-10247-NB Doc 1 Filed 01/08/15 Entered 01/08/15 08:21:30 Desc Main Document Page 41 of 52 UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

	LOS	ANGELES DIVISION	
In	re: Claudio Gerardo Cendejas	(	Case No(if known)
			(ii Kilowii)
		T OF FINANCIAL AF Continuation Sheet No. 1	FAIRS
None	b. Describe all property that has been attached, garnished of preceding the commencement of this case. (Married debtors either or both spouses whether or not a joint petition is filed,	s filing under chapter 12 or chap	oter 13 must include information concerning property of
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, so to the seller, within ONE YEAR immediately preceding the c include information concerning property of either or both spo joint petition is not filed.)	ommencement of this case. (M	arried debtors filing under chapter 12 or chapter 13 must
None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of crocase. (Married debtors filing under chapter 12 or chapter 13 is filed, unless the spouses are separated and a joint petition	B must include any assignment b	
None	b. List all property which has been in the hands of a custodi commencement of this case. (Married debtors filing under c spouses whether or not a joint petition is filed, unless the sp	chapter 12 or chapter 13 must in	nclude information concerning property of either or both
None	7. Gifts List all gifts or charitable contributions made within ONE YE, gifts to family members aggregating less than \$200 in value per recipient. (Married debtors filing under chapter 12 or charical point petition is filed, unless the spouses are separated and a separa	per individual family member a apter 13 must include gifts or co	nd charitable contributions aggregating less than \$100
None	8. Losses List all losses from fire, theft, other casualty or gambling with COMMENCEMENT OF THIS CASE. (Married debtors filing or not a joint petition is filed, unless the spouses are separated.)	under chapter 12 or chapter 13	must include losses by either or both spouses whether
None	9. Payments related to debt counseling or bard List all payments made or property transferred by or on beha consolidation, relief under the bankruptcy law or preparation commencement of this case.	alf of the debtor to any persons,	
	NAME AND ADDRESS OF PAYEE Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 12/20/2014	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$10,000.00 as retainer for Pre Petition and \$550.00 hourly for Post Petition
	Phillip Myer 164 N 2nd Ave Upland, CA 91786	11/12/2014	500 + Costs

Phillip Myer 164 N 2nd Ave **Upland, CA 91786**  March 2014

1500 for Debt Negotiations

B7 (Official Form 7) (04/13)

## Main Document Page 42 of 52 UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

In re:	Claudio Gerardo Cendejas	Case No.	
			(if known)

		TOF FINANCIAL AFFAIRS ontinuation Sheet No. 2			
None	10. Other transfers  a. List all other property, other than property transferred in the either absolutely or as security within TWO YEARS immediated 12 or chapter 13 must include transfers by either or both spool joint petition is not filed.)	tely preceding the commencement of this	case. (Married debtors filing under chapter		
None	b. List all property transferred by the debtor within TEN YEAI similar device of which the debtor is a beneficiary.	RS immediately preceding the commenc	ement of this case to a self-settled trust or		
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise				
	NAME AND ADDRESS OF INSTITUTION Wells Fargo	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking, Lost Checkbook	AMOUNT AND DATE OF SALE OR CLOSING About 8 months ago Balance 7000		
None	12. Safe deposit boxes List each safe deposit or other box or depository in which the preceding the commencement of this case. (Married debtors both spouses whether or not a joint petition is filed, unless the	filing under chapter 12 or chapter 13 mu	ist include boxes or depositories of either or		
None	13. Setoffs List all setoffs made by any creditor, including a bank, agains case. (Married debtors filing under chapter 12 or chapter 13 repetition is filed, unless the spouses are separated and a joint	must include information concerning either			
None	14. Property held for another person List all property owned by another person that the debtor hold	ds or controls.			
None	15. Prior address of debtor  If the debtor has moved within THREE YEARS immediately puring that period and vacated prior to the commencement of spouse.	-	·		

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Ana Castenada, Ana Cendejas

B7 (Official Form 7) (04/13)

### Main Document Page 43 of 52 UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

In re:	Claudio Gerardo Cendejas	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17	Envir	onmenta	I Inforr	nation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**Building Contractor** 

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

NATURE OF BUSINESS

BEGINNING AND ENDING

**DATES** 

2008 to present

Klacen Group, Inc 220 N Ave 50 Los Angeles, CA 90042

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## Main Document Page 44 of 52 UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

In re:	Claudio Gerardo Cendejas	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

		onunuation Sneet No. 4
	within SIX YEARS immediately preceding the commencement	that is a corporation or partnership and by any individual debtor who is or has been, not of this case, any of the following: an officer, director, managing executive, or owner corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, per full- or part-time.
		the statement ONLY if the debtor is or has been in business, as defined above, within case. A debtor who has not been in business within those six years should go
	19. Books, records and financial statements	
None	a. List all bookkeepers and accountants who within TWO YE keeping of books of account and records of the debtor.	ARS immediately preceding the filing of this bankruptcy case kept or supervised the
	NAME AND ADDRESS	DATES SERVICES RENDERED
	Hugo H Rodriguez & Associates 1709 N. Buena Vista St. Burbank, CA 91505	2008 to Present
None	b. List all firms or individuals who within TWO YEARS imme and records, or prepared a financial statement of the debtor.	diately preceding the filing of this bankruptcy case have audited the books of account
None	c. List all firms or individuals who at the time of the commen debtor. If any of the books of account and records are not as	cement of this case were in possession of the books of account and records of the vailable, explain.
	NAME	ADDRESS
	Hugo H Rodriguez & Associates	1709 N. Buena Vista St. Burbank, CA 91505
None	d. List all financial institutions, creditors and other parties, in the debtor within TWO YEARS immediately preceding the co	cluding mercantile and trade agencies, to whom a financial statement was issued by mmencement of this case.
	20. Inventories	
None  ✓		perty, the name of the person who supervised the taking of each inventory, and the
None	b. List the name and address of the person having possessi	on of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and S a. If the debtor is a partnership, list the nature and percentage	
None	b. If the debtor is a corporation, list all officers and directors holds 5 percent or more of the voting or equity securities of the secur	of the corporation, and each stockholder who directly or indirectly owns, controls, or ne corporation.

### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

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### UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

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In	In re: Claudio Gerardo Cendejas		Case No	(if known)
	STATEMENT O	F FINANC uation Sheet N		
None	b. If the debtor is a corporation, list all officers or directors whose	relationship w	ith the corporation termina	ted within ONE YEAR immediately
None	If the debtor is a partnership or corporation, list all withdrawals or	distributions c	redited or given to an insid	
None	If the debtor is a corporation, list the name and federal taxpaver-ion.		•	,
None	If the debtor is not an individual, list the name and federal taxpave			
[If co	completed by an individual or individual and spouse]			
	eclare under penalty of perjury that I have read the answers co achments thereto and that they are true and correct.	ntained in the	e foregoing statement of	f financial affairs and any
Date	· · · · · · · · · · · · · · · · · · ·	nature	/s/ Claudio Gerardo Cen	_ •
	of E	Debtor	Claudio Gerardo Cende	as

Signature \_\_\_\_ of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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### UNITED STATES BANKRUPTCY COURT 52 CENTRAL DISTRICT OF CALIFORNIA LOS ANGELES DIVISION

IN RE: Claudio Gerardo Cendejas CASE NO

CHAPTER 11

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

		DISCLOSUR	E OF (	COMPENSATION OF A	LIORNE	Y FOR DEBIOR	
1.	that compe	ensation paid to me wit endered or to be rende	nin one	year before the filing of the petition	on in bankru	ney for the above-named debtor(s ptcy, or agreed to be paid to me, fo n connection with the bankruptcy c	or
	For legal s	ervices, I have agreed	to acce	pt:		\$10,000.00	
	•	filing of this statement		•	_	\$10,000.00	
	Balance D	_			-	\$0.00	
2	The source	e of the compensation	naid to r	me was:	_		
		Debtor		ther (specify)			
2	_		_				
٥.		e of compensation to b Debtor	-	ther (specify)			
	☑	Debioi	υ	the (specify)			
4.		not agreed to share thiates of my law firm.	e above	e-disclosed compensation with ar	ny other per	son unless they are members and	
	assoc			sclosed compensation with anoth the agreement, together with a li		r persons who are not members or nes of the people sharing in the	
5.	<ul><li>a. Analysis</li><li>bankruptcy</li><li>b. Prepara</li></ul>	s of the debtor's financ /; ation and filing of any p	al situat etition, s	tion, and rendering advice to the schedules, statements of affairs a	debtor in de	ects of the bankruptcy case, including termining whether to file a petition in the may be required; and any adjourned hearings thereco	in
6.		nent with the debtor(s),  actions based on fra		ve-disclosed fee does not include	e the followi	ng services:	
				CERTIFICATION			
		that the foregoing is a tion of the debtor(s) in		e statement of any agreement or	r arrangeme	nt for payment to me for	
		1/4/2015		/s/ Michael R. Totaro	ı		
		Date		Michael R. Totaro		Bar No. 102229	
_	/s/ Claudi	o Gerardo Cendejas					
	Claudio Ge	rardo Cendejas					

February 2006 2006 USBC Central Distrcit of California

	United States Bankruptcy Court Central District of California				
In	Cendejas, Claudio Gerardo		CHAPTER: 11		
re		Debtor(s).	CASE NO.:		

### DEBTOR'S CERTIFICATION OF EMPLOYMENT INCOME PURSUANT TO 11 U.S.C. § 521(a)(1)(B)(iv)

Please	fill out the following blank(s) and check the box r	next to <u>one</u> of the following statements:
I, <u>Cla</u>	nudio Gerardo Cendejas (Print Name of Debtor)	, the debtor in this case, declare under penalty
of perju	ary under the laws of the United States of America	a that:
	income for the 60-day period prior to the date o	bay stubs, pay advices and/or other proof of employment f the filing of my bankruptcy petition.  the Social Security number on pay stubs prior to filing
X	I was self-employed for the entire 60-day period and received no payment from any other emplo	d prior to the date of the filing of my bankruptcy petition, yer.
	I was unemployed for the enitre 60-day period p	prior to the date of the filing of my bankruptcy petition.
I,	(Print Name of Joint Debtor)	, the debtor in this case, declare under penalty
of perju	ury under the laws of the United States of America	a that:
	income for the 60-day period prior to the date o	bay stubs, pay advices and/or other proof of employment f the filing of my bankruptcy petition.  the Social Security number on pay stubs prior to filing
	I was self-employed for the entire 60-day period and received no payment from any other emplo	d prior to the date of the filing of my bankruptcy petition, yer.
	I was unemployed for the enitre 60-day period p	prior to the date of the filing of my bankruptcy petition.
Date January 8, 2015		Signature /s/ Claudio Gerardo Cendejas
		Debtor
Date_		Signature
		Joint Debtor (if any)

	Case	2:15-DK-10				./08/15 08:21:30	Desc
F	ill in this inf	ormation to	identify your case		age 48 of 52		
	ebtor 1	Claudio		Cendejas			
"	epioi i	First Name	Gerardo Middle Name	Last Name			
D	ebtor 2						
	Spouse, if filing)	First Name	Middle Name	Last Name			
U	nited States Ba	nkruptcy Court	for the: CENTRAL DIS	TRICT OF CALIFORNIA	A		
	ase number known)						
					Cr	neck if this is an amended	filing
<u>Of</u>	ficial Form	22B					
Cr	napter 11	Statement	of Your Currer	nt Monthly Incom	е		12/14
		-		filing for bankruptcy und	-	•	n
	•		clude the line number e number (if known).	to which the additional in	formation applies. O	n top of any additional	
pag	jes, write your	name and cas	e number (ii known).				
Р	art 1: Ca	Iculate Your	Average Monthly	Income			
1.	What is your	marital and fili	ng status? Check one	only.			
	☐ Not mar	ried. Fill out Co	olumn A, lines 2-11.				
	Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.						
	Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.						
	Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.					through al by 6. Fill	
					Column A	Column B	
		_			Debtor 1	Debtor 2	
2.	•	<b>rages, salary, t</b> yroll deductions	ips, bonuses, overtime ).	, and commissions	\$4,166.00		
3.	Alimony and if Column B is		payments. Do not include	de payments from a spous	e <b>\$0.00</b>		
4.	All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.		\$0.00				
5.	Net income for	rom operating	a business, profession	, or farm			
	Gross receipts	s (before all dec	ductions)	\$0.00			
	Ordinary and	necessary oper	ating expenses	_ \$0.00			

Net income from rental and other real property

Net monthly income from a business, profession, or farm \_\_\_

\$2,500.00 Gross receipts (before all deductions) \$2,43<u>5.28</u> Ordinary and necessary operating expenses \$64.72 here → Net monthly income from rental or other real property

7. Interest, dividends, and royalties

\$0.00 here →

\$0.00

\$64.72

\$0.00

Page 49 of 52 Case number (if known) Main Document Gerardo Debtor 1 Claudio First Name Middle Name Last Name Column A Column B Debtor 1 Debtor 2 **Unemployment compensation** \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ..... For you..... For your spouse..... Pension or retirement income. Do not include any amount received that \$0.00 was a benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10b. 10c. Total amounts from separate pages, if any. 11. Calculate your total average monthly income. Add lines 2 through 10 for each column. \$4,230.72 \$4,230.72 Then add the total for Column A to the total for Column B. Total average monthly income Part 2: Deduct any applicable marital adjustment \$4,230.72 12. Copy your total average monthly income from line 11. 13. Calculate the marital adjustment. Check one: You are not married. Fill in 0 in line 13d. You are married and your spouse is filing with you. Fill in 0 in line 13d. You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If this adjustment does not apply, enter 0 on line 13d. 13a. 13d. Total..... Copy.here..... 13d. ■ \$4,230,72 14. Your current monthly income. Subtract line 13d from line 12. Part 3: Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ Claudio Gerardo Cendejas Signature of Debtor 2 Claudio Gerardo Cendejas Date 1/4/2015 MM / DD / YYYY MM / DD / YYYY

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IN RE: Claudio Gerardo Cendejas CASE NO

CHAPTER 11

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date <u>1/4/2015</u>	Signature /s/ Claudio Gerardo Cendejas Claudio Gerardo Cendejas	
Date	Signature	

/s/ Michael R. Totaro

Michael R. Totaro 102229 Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272 (310) 573-0276 American Express P.O. Box 981537 El Paso, TX 79998

Ana Cendejas

Citibank.THD PO Box 790040 St. Louis, MO 63179

Citibank.THD PO Box 790040 St Louis, MO 63179

Claudio Gerardo Cendejas 4448 Turquoise St. Los Angeles, CA 90032

Discover Financial Services, LLC P.O. Box 15316 Wilmington, DE 19850

Diversified Portfolio PO Box 551268 Jacksonville, FL 32255

Federico Mercado 220 N. Ave. 50 Los Angeles, CA 90042

Figueroa Developement Corp. c/o Kitty L. Lew, Agent 853 E. Valley Blvd., Ste 200 San Gabriel, CA 91776 GMAC P.O. Box 380901 Bloomington, MN 55438

J.P. Morgan Chase, NA P.O. Box 15298 Wilmington, DE 19850

Macy's/DSNB P.O. Box 8053 Mason, OH 45040

Midland Funding, LLC 8875 Aero Dr. #200 San Diego, CA 92123

Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165

Teresa Gonzalez 220 N. Ave. 50 Los Angeles, CA 9042

Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272

Western Federal Credit Union P.O. Box 10018 Manhattan Beach, CA 90267